WHAT IS E-Z PAY?

E-Z PAY is a fast, reliable and convenient way to pay your monthly Utility Bill. Your bill can now be debited directly from your checking or statement savings account without any further action required by you.

What are the benefits of E-Z PAY?

Save time, no checks to write or monthly input to make to a bill pay service.

Save money, no stamps to buy, no worries about incurring a late fee.

Peace of mind that the bill is paid in full and on time when you are away from home.

Is it safe?

Only the Utility and your Financial Institution have access to your account information.

It is safer and more reliable than the mail as there is no handling involved.

It is more accurate than check processing**. E-Z PAY** uses the same direct deposit network as Social Security deposits and direct deposits of payroll. The system is maintained by the City of Concord Utility Billing & Metering Department, not a Third Party Provider.

Is there a charge for using E-Z PAY?

No, the City of Concord is providing this service to its Utility Customers free of charge. However, you need to make sure that your financial institution does not impose any charge. If the debit is rejected by your bank for any reason, returned check charges would be applied to your Utility account, and you could be dropped from the program.

TELL ME MORE.....

Will I still get a monthly statement?

Yes, your statement will remain the same except for a message advising you that the amount due will be debited through the **E-Z PAY** program. As the debit will not be made until approximately 4 days before the next due date, you will have time to review the bill before the next automatic payment is scheduled.

What happens if I think the bill is wrong?

Contact the Utility Billing Department at 225-8693 as soon as you receive your Water & Sewer bill. Every effort will be made to make any corrections necessary by the next billing date. You can choose to stop the automatic payment until the issue is resolved. If you do not see the automatic payment on your Utility statement, and/ or the automatic debit on your bank statement, or the amount is not correct, contact your bank and the Utility Billing Office as soon as possible.

What happens if I mistakenly pay my bill while on the program?

Should you inadvertently pay the bill and that payment creates a credit balance, the ACH program will recognize it and will not debit your account again until the credit is used up and a debit balance is re-established. If your payment just reduces the amount of the next month's bill, the program will simply debit the reduced amount.

Can I stop a single payment without dropping out of the program?

Yes. You will need to call the Utility Billing Office at least 6 business days prior to your next due date in order for us to cancel the debit. The program will resume the following month.

WHAT ELSE DO I NEED TO KNOW?

Can I set this up for a budget plan?

No. Currently only full payments are eligible.

Can I sign up multiple accounts?

Yes, you may sign up any number of Water & Sewer accounts. If you have more than 2, call the Utility Billing office for a special multi-account enrollment form. Other types of payments, such as taxes, registrations, fines, fees cannot be paid through this plan.

Can I sign up to pay someone else's account? Such as an elderly relative

Yes. Just be sure to complete a separate enrollment form.

What happens if I am moving?

If you are on the **E-Z PAY** program, and notify us you are moving, the enrollment for your current account will be cancelled. The amount of the Statement Bill will not be automatically debited. You will need to pay it separately through an alternate payment method. Or you may arrange for it to be handled at the closing. If you want to continue in the program at your new address, you must complete a new enrollment form.

What if I have changes?

If you go to a different bank, want to change from savings to checking, etc., we must receive the change in writing using the same form you used to originally enroll. Just check the box that you are requesting a change. Mail the form to the Utility Billing Office. Prompt notification of changes helps to prevent errors. Changes could take 1 or 2 billing periods to become effective, so be sure you have made provisions so that the debit is not rejected.

OK, I'M READY
HOW DO I ENROLL?

Obtain an enrollment form*

- Call the Utility Billing Office at 225-8693, or
- Pick up at Utility Billing Office at 311 N State St., or City Hall Collections, 41 Green St. ,or
- Print a copy of it from our website at www.onconcord.com.

How long does it take and how will I know when I am enrolled?

Please allow 1-2 billing periods (30-60 days) for the change to take effect. As soon as you see the **E-Z PAY** notice on your monthly bill that means that the plan has started for you. No funds will be withdrawn until you have first received a statement.

How do I cancel my participation?

You may withdraw from **E-Z PAY** at any time via written notification sent to the Utility Billing Office. Please allow 6 business days for this request to become effective. Any amounts due at the time of withdrawal will need to be paid using one of the City's alternate payment methods. See back page

*form must be mailed or personally delivered. Fax or email copies are NOT acceptable. Also note that only Checking and Statement Savings Accounts are eligible. Passbook Savings and Credit Card accounts are not valid for this program.

Alternate payment methods

Cash or check in person at:

General Services	or	City Hall
311 N State St		41 Green St.
Concord NH 03301		Concord NH 03301

Night drop boxes available at both locations (no cash, please)

By Phone*: 1-800-615-9507

Check or Credit Card

On-Line*: www.onconcord.com

Check or Credit Card

*A nominal convenience fee will be charged

City of Concord
General Services

Phone: 603-225-8693
On-line at: www.onconcord.com

City of Concord
General Services

IS PLEASED
TO
INTRODUCE

E-Z
PAY

AN AUTOMATIC PAYMENT PLAN

FOR WATER & SEWER UTILITY BILLS

SEE INSIDE FOR DETAILS